

# SPOTLIGHT

February 2002 • Volume 35 • Number 2

## The Thrill of Victory!

### 2001 Awards Issue



**Tim Cruise**

**Back-to-Back**  
Agent of the Year



# The Thrill of Victory

On Feb. 8, Salt Lake City opened its doors to the 2002 Winter Olympics. This timeless event brings together the very best athletes from all over the world. These athletes train many years in hope of walking away with a medal. They compete in such sports as speed skating, hockey, downhill skiing, figure skating and snow boarding. All are talented and are trying to be the very best they can be.

As spectators, we watch in awe as these extraordinary individuals do what they do best. Many of us are drawn to their commitment, dedication and perseverance. Still more of us are drawn to their winning spirits and iron wills.

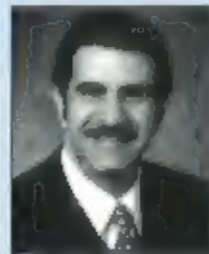
What is it about the the thrill of victory that draws us in? Even when it is not a personal triumph, we are pulled to the magnetism of winning. I have pondered this thought for quite some time, and I still cannot find an answer that suits me. However, in analyzing this, I have come to believe the obvious — everyone loves to win and everyone loves a winner.

Winners seem to have the secrets of success hidden in their personalities. Their sheer determination to see the way to the finish is enough to capture the attention of all those who are around them.

At American Income, we have our own iron-willed achievers, and like most Olympic athletes, these Producers prepare strategies and goals to see their way to gold.

We had a remarkable year in 2001, and I am elated at the accomplishments we achieved. More importantly, I am proud of the individual successes of those Producers who try hard year-after-year to make a difference not only in this Company and in their Agencies, but in themselves.

This issue of *Spotlight* is dedicated to our 2001 Year-to-Date Award winners. Congratulations on your dedication, commitment and perseverance that has gotten you where you are. Your winning spirits, iron wills, and determination are what give American Income its edge for the future. I have seen what you can accomplish when given a goal and I am amazed, as well as expectant, that it is you who will carry us to \$75 million in 2002! Let's Ride!



FROM THE DESK OF:  
**Roger Smith**  
President & Chief  
Marketing Officer of  
American Income Life

"If you think you can win, you can win. Faith is necessary to victory."

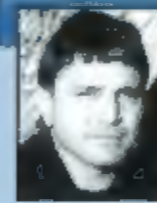
— William Hazlitt



1. Timothy Cruise  
\$226,774 Net ALP



2. David Wang  
\$216,013 Net ALP



3. Ruben Soberanes  
\$185,191 Net ALP



4. Carla Miller  
\$170,138 Net ALP



5. James Dattilo  
\$166,901 Net ALP



6. Arkadi Nulman  
\$140,761 Net ALP



7. Eddie Norman  
\$132,933 Net ALP



8. Peter Bardeson  
\$131,752 Net ALP



9. Roland Parker  
\$131,341 Net ALP



10. Derek Sandilands  
\$125,369 Net ALP



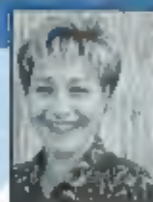
Supervising Agents



1. Kevin Surlis  
\$85,305 First Year Agent  
\$122,718 Net ALP



2. William Richard  
\$68,500 First Year Agent  
\$52,827 Net ALP



3. Deborah Peers  
\$58,801 First Year Agent  
\$81,386 Net ALP

General Agents



1. Eric Neal  
\$489,120 First Year Agent  
\$568,069 Net ALP



2. Gary Selesky  
\$377,957 First Year Agent  
\$446,803 Net ALP



3. Michael Redd  
\$353,176 First Year Agent  
\$397,967 Net ALP



4. Leanne Hughes  
\$287,099 First Year Agent  
\$492,105 Net ALP



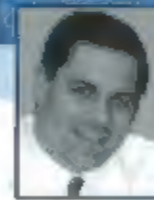
5. Jose Sanchez  
\$262,129 First Year Agent  
\$344,018 Net ALP



1. Slav Bitman  
\$1,705,178 First Year Agent  
\$1,806,173 Net ALP



2. Paul Rumbuc  
\$746,169 First Year Agent  
\$762,721 Net ALP



3. Eric Nichols  
\$681,805 First Year Agent  
\$859,697 Net ALP



4. Steve Foti  
\$571,629 First Year Agent  
\$917,853 Net ALP



5. Paul Lund  
\$545,086 First Year Agent  
\$666,810 Net ALP



PR Manager



**Debbie Enstedt**  
179,791 Cards



**Charles Hill**  
50,964 Cards



**Rona Spano**  
50,218 Cards

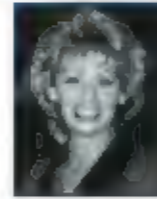
Category A



**Al Wall**  
35,394 Cards



**Leo VanDenBussche**  
32,129 Cards



**Robin Denham**  
28,688 Cards

Category B



**Laurie Onasch**  
31,026 Cards



**Malka Arony**  
23,268 Cards



**Darrell Dorey**  
12,376 Cards

Category C



**Darrell Dorey**  
330 Groups



**Patti Morgan**  
166 Groups



**Joseph Ward**  
135 Groups



**Eric Gigliore**

**Category One:**  
\$2,754,091 First Year Agent  
173 Percent of Quota



**Darlene Wilson**

**Category Two:**  
\$831,398 First Year Agent  
187 Percent of Quota



**David Cohen**

**Category Three:**  
\$621,842 First Year Agent  
108 Percent of Quota



**Steve Hartman**

**Category Three:**  
\$621,842 First Year Agent  
108 Percent of Quota



**Steve Friedlander**

**Category Four:**  
\$1,077,487 First Year Agent  
249 Percent of Quota



**Chris Lafond**

**Category Five:**  
\$450,161 First Year Agent  
156 Percent of Quota



**Chris Wittenbach**

**Category Six:**  
\$111,429 First Year Agent  
232 Percent of Quota



**Gleb Ostrovsky**

**Category Six:**  
\$111,429 First Year Agent  
232 Percent of Quota



**2001  
90/90 81/81  
Club  
Qualifiers**

**90/90 Club**

David Thornton  
Jinzhou Zhao

**81/81 Club**

Robert Aks  
Paul Anderson  
Kouassi Applah  
Rajeev Arora  
Mark Bleier  
Maruice Davies  
Gregory Engrav  
Andrew Fike  
Steven Fujitani  
Mark Gagliardi  
Nickolay Gusev  
Bradley Kincaid  
Herman Libman  
James Logan  
Erik Martinez  
Peter Nikolov  
Peter Novellino  
Arkadi Nulman  
Angeles Ordas  
Theodore Pappas  
Roland Parker  
James Peate  
Francisco Perez  
Daniel Phares  
Brian Traboulay  
Matthew Wolfanger

**2002 Founder's Club Qualifications**

**Personal Producers:**

- Produce \$9,000 of Net ALP for four consecutive months.
- Must have a 74 percent retention rate.
- Eight full months tenure as an active Agent.

**Qualifiers will receive:**

- First time qualifiers will receive a Founder's Club ring and a \$500 bonus.
- Each time an Agent qualifies, a diamond will be added to their ring, or they will receive a ring for their spouse, plus a \$500 bonus

**Public Relations:**

- Produce 2,000 lead cards per month for four consecutive months, or eight TGs per month for four consecutive months with a combined minimum of 5,000 members per month.

**Qualifiers will receive:**

- First time qualifiers will receive a Founder's Club ring and a \$500 bonus.
- Each time a PR Representative qualifies, a diamond will be added to their ring, or they will receive a ring for their spouse, plus a \$500 bonus



**RICK ALTIG**

Rick Altig  
Kouassi Applah  
Rajeev Arora  
Loreen Balbon  
Wendell Bangs  
Wesley Bangs  
Denise Bateman  
Douglas Bauknecht  
Maria Bellajero  
Leslie Benson  
David Boinoff  
Shawn Callaghan  
Russell Chang  
Paul Cooper  
Erica Dalager  
Jason Danielson  
Valodmynt Derezyany  
Erol Doser  
Gregory Engrav  
Debbie Escholt  
Steve Fujitani  
Roger Fung  
Rob Hay  
Bulbinder Hayet  
Devin Helms  
Sidney Hodgskins  
Roger Hutz  
Kevin Jamieson  
Jing Kennedy  
Bradley Kincaid  
Jennifer Klenke  
Dan Louis  
Buck Loymes  
Melinda-Rae Lynn  
David Mah  
Hans Marneth  
Stephen Momborg  
Peter Novellino  
Iga Orlovic  
Deborah Peers  
Derek Sandilands  
Parasmit Sangha  
Wilbur Smith  
Nannette Troutman  
David Tubbin  
Leo VanDerBuische  
Al-Karem Wali  
Bernard Wendelker  
Kim Wilhelm  
Larry Williams  
Jenny Williams  
Donald Wild  
Wai-Ming Wong  
Doron Yaniv  
Jinzhou Zhao

**DAVID COHEN**

David Cohen  
Lee Conti  
Lynne Erickson  
Erik Graham  
David Irya  
Janet Leunius  
Ernest Lovelace  
Richard Meshulam  
Anita Rich  
Kyle Rogers  
David Thornton  
Madlyn Woodyard

**COHEN-HARTMAN**

Marta Arony  
Steve Hartman  
Christine Hartman  
Edmundo Martinez  
Anita St.Arnaud  
Krista Thiene

**ROBERT COLLEY**

Robert Colley  
Lisa D'Amico  
Robert Beck  
Jason Dickson  
Scott Gaisel  
Herman Libman

**BILLY FAULKNER**

Vivian Dwyer  
Ervin Wheeler  
Lloyd Fitzgerald  
John Bury  
Eugene Neider  
Steve Friedlander  
Maurice Davies  
Lisa Donoghue  
Wes Elder  
Steve Friedlander  
Laerene Hauck  
Heidi Micaere  
Peter Nikolov  
Luis Pitcher  
Stephen Ross  
Richard Stewart

**FURER-WHITTINGHILL**

Cindy Furer  
Margaret Hammoid  
Angeles Ordas  
Robert Whittinghill

**LARRY GENESER**

Robert Aks  
Paul Anderson  
Vlad Basov  
Yaroslav Bitman  
DelMario Cooper  
Robin Denham  
Dallas Dixon  
Jean Finley  
Roland Fletcher  
Leroy Frye  
Larry Geneser  
Travis Geneser  
Darlene Hartley  
Shawn Kuntz  
Douglas Levota  
Erik Martinez  
Eric Nesi  
Arkadi Nulman  
Michael Pritchell

**ERIC GIGLIONE**

Christian Adams  
Dino Antato  
Mark Brunetto  
Richard Cerra  
Denard Cooper  
Robert Delesky  
Jeffrey Diocento  
Brenda DiSomma  
Carmin Fusco  
Michael Garcia  
Eric Giglione  
Douglas Heck  
Wayne Huber  
Leanne Hughes  
Stephen Lerner  
Vito Pecoraro  
Francisco Perez  
John Reinbolt  
Scott Rummey  
Marc Rosen  
Richard Sauer  
Moneisha Smith  
Stacey Wall  
Byron Watson

**ROBERT CLOVER**

Andrew Fike  
Mark Hancock  
Susan Feldauer  
William Heath  
Bruce Hains  
Hancock-Boles  
Scott Baker  
Robert Biddle  
Rob Boles  
Vic Hancock  
Sam Hartroad  
Mark G. Matthews  
Jerald Mulgammad  
Gregory Partee  
Jack Seltz  
Bill Wade

**HUGHES-PAREKH**

Robert Hughes  
James Logan  
Shashi Parekh  
Dennis Ishler  
Cheryl Cook  
Scott Shirk  
JATOFT-FOTI  
Rosario Aguilar  
David Ballard  
Michelle Berty  
Carlos Cantu  
Steve Foli  
Mark Gagliardi  
Charles Hill  
Ronald Hirschler  
Celestino Javier  
Juan Medina  
Michael Perkins  
John Rice  
Hugo Rust  
Ruben Soberanes  
Kathleen Thurston

**WILLIAM JENNINGS**

Leandre Alexander  
Becky Cutler  
William Jennings  
Ted Schilling  
Carrie Taylor  
Kevin Khadivian  
Robin Andrade  
Ramin Kouladji  
Celine Boudreau  
Eric Dionne  
Darrell Doray  
Ron Howell  
Ramin Kouladi  
Donald Spence  
George Sturge  
Bruce Wilson

**CHRIS LAFOND**

John Akers  
Steven Douthit  
Chris Lafond  
David Melcher  
Carla Miller  
Joseph Manone  
Julie Aprahamian  
Peter Bardeson  
James Bheulick  
Wayne Hendricks  
Benjamin Mancoske  
Joseph Mangano  
Laurie Onasch  
Rebecca Rechuk  
Kobina Sekyi  
William Taylor  
Danny VanHouten

**MARC MORTON**

Kenneth Altizer  
Jerry Hartnett  
Marc Morton  
Daniel Phares  
Jennifer Schwarz  
Donald Spohn  
John West  
Durhon Oldham  
Jim Bianchi  
Steven Gror  
Hal Herman  
Durian Oldham  
Durhon Oldham  
Paul Rumbac  
Matthew Wolfanger

**ED ORELL**

William Fenster  
Ed Orell  
Michael Redd  
Robert Patterson  
Brian Martinez  
Kevin Pawlowski  
Chris Howard  
Guy Rouelle  
Daniel Bramley  
Guy Rouelle  
Dennis Sullivan  
Richard Rutt  
Anne Bowyer  
Adam Kiss  
Theodora Pappas

**TIM SCHROEDER**

Pati Morgan  
Kath Williamson  
Ali Shafrak  
Derek Hartley  
Robert Smith  
Scott Smith  
Abdulrazzaq Atmiad  
Dorothy Ambrose  
Darren Austin  
James Beck  
Phillip Cavelle  
Timothy Cruise  
Narinder Dhillon  
Fernando Duran  
William Gibson  
Christopher Hernandez  
Steven Jankulczak  
Stephen Kapsalis  
Michael Knapick  
Shon Lange  
Mark Lund  
Paul Lund  
Eric Nichols  
Eddie Norman  
Robert Olson  
Tim Oztunguc  
Meneluo Perakis  
Thomas Radloch  
Jose Sanchez  
James Schneider  
Gary Selesky  
Scott Smith  
Roma Spano  
Charles Todd  
Marion Underwood  
David Wang  
John Wilkinson

**JAMES SURACE**

Richard Case  
Rebecca Francis  
Ryan Whitley  
Marjorie Wade  
Tom Williams  
Nostor Arantayo  
Roland Parker  
Jeffrey Ravnitzky  
John Vargas  
Arthur Westergren  
WITTENBACH-OSTROVSKY  
Gleb Ostrovsky  
Chris Wittenbach  
ZIOHER-COWAN  
Jeffrey Bell  
Carl Boldon  
Gregory Strussner  
MARC ZIPPER  
Hamidraza Gassit  
John Bulezza  
James Dattilo  
Henry Penner  
Ronald Sanchez  
John Martineau  
George Urban



# FRENCH RIVIERA Contest Winners

## First Place: STEVE FRIEDLANDER AGENCY

Steve Friedlander  
Peter Nikolov  
Maurice Davies  
Stephen Ross  
Lawrence Hauck  
Mario Soljan

## Second Place: ERIC GIGLIONE AGENCY

Eric Giglione  
Scott Remmey  
Richard Sauer  
Leanne Hughes  
Vito Pecoraro  
Brenda DiSomma

## Third Place: JOSEPH MANONE AGENCY

Joseph Manone  
Peter Bardeson  
William Taylor  
Danny VanHouten  
Laurie Onasch

## Fourth Place: CHRIS LAFOND AGENCY

Chris Lafond  
Carla Miller  
John Akers

## Fifth Place: DURHON OLDHAM AGENCY

Durhon Oldham  
Matt Wolfanger  
Paul Rumbuc

## Sixth Place: SCOTT SMITH AGENCY

Scott Smith  
Timothy Cruise  
Eric Nichols

Let's Ride — \$75 Million

### Promoted To Supervising Agent

Jennifer Beagan Marc Zipper Florida	James Boucher Tom Williams Florida	Brian Bowers Eric Giglione New Jersey	Gary Clark Allan Jennings Utah	Charles Cobb Rick Altig Tennessee
Danny DeSenz Zeldner-Cowan Michigan	Jacquelyn Eubanks William Jennings Colorado	Jason Finch Rick Altig Tennessee	Thomas Gasparenas Rick Altig Hawaii	Philip Hart Scott Smith Illinois
Peter Highberg Lisa D'Amico Pennsylvania	Matthew Irgang Marc Zipper Florida	James Lawrence Eric Giglione New Jersey	Dan Louie Rick Altig British Columbia	Lisa Lund William Jennings Colorado
Michael McDonald Janoff-Foti California	Todd McGinnis Rick Altig Wisconsin	Tracy McNallan Rick Altig Minnesota	Joseph McQuirk Robert Patterson New Mexico	Richard Mok William Jennings Colorado
Ronald Nelson Rick Altig Washington	James O'Dell Tim Schroeder Louisiana	Meneluo Perakis Scott Smith Illinois	James Rassinier Kevin Pawlowaki Texas	Steven Ratliff Hughes-Parekh South Carolina
Joseph Ricci Eric Giglione New Jersey	Kendra Roberts Eric Giglione Pennsylvania	David Schoonover Larry Geseer Missouri	Tasha Simpson Ali Shahrak North Carolina	Daman Spicer Larry Geseer Missouri
Thaddeus Szuwalski Eric Giglione New Jersey	Elizabeth Thomas Dennis Ishler Pennsylvania	LaTonya Tucker Scott Smith Illinois	Mark Tweedie Janoff-Foti California	Robert Ulreich Janoff-Foti California
Ivan Vazquez Marc Zipper Florida	Steven Ventura Hancock-Boles Ohio	Jeff Williams Altig-Martyn Ontario	Michael Williams Rick Altig Tennessee	Norman Womble Lloyd Fitzgerald Texas
Steven Zimmerman Mark Hancock Indiana				

### Promoted To General Agent

Robert Aks Larry Geseer Kansas	Kirk Andersen Marc Zipper Florida	William Ballinger Rick Altig Tennessee	Dale Cavestany Janoff-Foti California	Paxston Dailey Tyrona Conard Maryland
Jason Danielson Rick Altig Minnesota	Sidney Davis Tyrona Conard Maryland	Myra Diaz William Jennings Colorado	Lisa Donoghue Steve Friedlander New Zealand	Kevin Frain Rick Altig Manitoba
Leroy Frye Larry Geseer Missouri	Devin Helps Rick Altig Saskatchewan	Celedonio Javier Janoff-Foti California	Patricia Lee Scott Smith Michigan	Tim Oztunguc Scott Smith Illinois
Deborah Peers Rick Altig Alberta	Victor Sommer Rick Altig Alaska	Charles Todd Scott Smith Illinois	John Vargas Tom Williams Florida	Charles Weber Mark Hancock Indiana

### Promoted To Master General Agent

Charlene Bonsignore Guy Rouelle Vermont	Carlos Cantu Janoff-Foti California	John DeRosier Rick Altig Tennessee	Gregory Engrav Rick Altig Wisconsin	William Feaster Ed Orall Texas
Andrew Fike Robert Glover Georgia	Gordon Reddin Richard Neal Arkansas	Timothy Robinson Joshua Chalson Ontario	Scott Rudolph Rick Altig Tennessee	Brian Waller Scott Smith Iowa



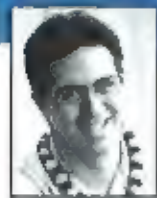
## INDIVIDUAL PRODUCERS



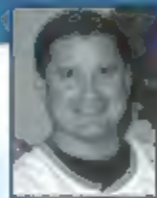
†1. Mitchell Clem  
Irving, TX



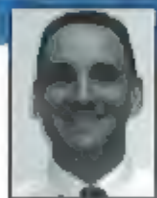
†2. Marlon Underwood  
Woodridge, IL



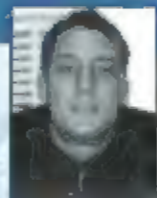
†3. Albert Perkins  
Kaneohe, HI



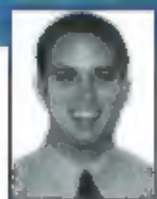
†4. Jeff Hermes  
Houston, TX



†5. John Reinbott  
Edison, NJ



†6. Stephen Smithers  
Irving, TX



†7. Leslie Taylor  
St Louis, MO



†8. Patrick Shehan  
Kansas City, MO



†9. Joseph Ricci  
Edison, NJ



†10. Marc Rosen  
Edison, NJ

† Indicates this place will be a Year-to-Date on-stage record winner.

## INDIVIDUAL PRODUCERS

### January Qualifiers

All Time Record to Beat					
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.		
Name	Net ALP	NG*	Rtn	MGA	SGA
1. Mitchell Clem	\$25,894		64.7	Nickolay Gusev	Vlad Basov
2. Marlon Underwood	24,504		66.4	Paul Lund	Scott Smith
3. Albert Perkins	20,991	100		Dennis Muth	Rick Altig
4. Jeff Hermes	20,808	87		Don Goodwin	Kevin Pawlowski
5. John Reinbott	18,529	93		David Brister	Eric Giglione
6. Stephen Smithers	18,308	90			Vlad Basov
7. Leslie Taylor	18,236		66.3	Slav Bitman	Larry Geneser
8. Patrick Shehan	17,201		76.8	Patrick Shehan	Larry Geneser
9. Joseph Ricci	16,528	97		Jeffrey Dinocento	Eric Giglione
10. Marc Rosen	16,512	88		Jeffrey Dinocento	Eric Giglione
11. Duane Roth	16,176	82		Slav Bitman	Larry Geneser
12. Vann Durham	15,948		64.8	Brenda Carson	Matt Blumert
13. Therone Alexander	15,767	86		David Zophin	Ed Orell
14. Harold McSweeney	14,937	87			Robert Patterson
15. DeMario Cooper	14,787		64.1	Slav Bitman	Larry Geneser
16. Joshua Robinson	14,462	89		Slav Bitman	Larry Geneser
17. Terrence Bruno	14,309	100		Ladislav Lesanek	Ali Shahrak
18. Larry Wright	14,006	87			Robert Patterson
19. Carl Boldon	13,973		72.0		Zeidner-Cowan
20. David Wang	13,818		75.9	David Wang	Scott Smith
21. Larry Lozano	13,688	100		Doreen Ryan-Foti	Jatoft-Foti
22. Richard Stafford	13,455	97			Billy Faulkner
23. Jason Cooper	13,277	94		Slav Bitman	Larry Geneser
24. Jefferson Moyers	13,214	100		John Smolenski	Ali Shahrak
25. Joseph Moore	13,155	91		John McCreary	Furer-Whittinghill
26. Zulfikar Bhukera	13,137	88		Ahmed Abdulrazzaq	Scott Smith
27. Anita St.Arnaud	13,136		72.6	Christine Hartman	Cohen-Hartman
28. James Dattilo	13,129		76.7	James Dattilo	Marc Zipper
29. Marcellus Adams	13,011		66.2	Marcellus Adams	Allan Jennings
30. Gary Dale Williams	12,994	97		Ronald VanWoesik	Vlad Basov
31. Larry Adebesein	12,982		75.2		Matt Blumert
32. Allen Green	12,962	93		Theodore Pappas	Richard Rutt
33. Keith Zabrocki	12,808	95		Bruce Hennick	Marc Morton
34. Jim Bianchi	12,617	87		Paul Rumbuc	Durhon Oldham
35. Jennifer Schnarr	12,561		67.5	Bruce Hennick	Marc Morton
36. Steve Foti	12,430		62.4	Steve Foti	Jatoft-Foti
37. Elizabeth Hodgson	12,119		70.2		Joshua Chalom
38. Wai-Ming Wong	11,926		69.4	Don Wold	Rick Altig
39. Rob Kohrmann	11,897	93		Slav Bitman	Larry Geneser
40. Kelly McDonald	11,741	92			Jatoft-Foti
41. Ryan Hungate	11,682	92		John McCreary	Furer-Whittinghill
42. Stephen Bright	11,599	87		Arkadi Nulman	Larry Geneser
43. Stevan Ratliff	11,598	95			Hughes-Parakh
44. Brian Martinez	11,515	77		Brian Martinez	Robert Patterson
45. Eric Grier	11,503	89		David Brister	Eric Giglione
46. Frank Lindal	11,495	82		Lewis Prochnau	Rick Altig
47. Daniel Phares	11,409		84.1	Daniel Phares	Marc Morton
48. Richard Nye	11,404		73.0		Rick Mansfield
49. Meneluo Perakis	11,309	84		David Wang	Scott Smith
50. Asif Javaid	11,289	96		Stephen Liberto	Eric Giglione

\*Percentage of Net to Gross



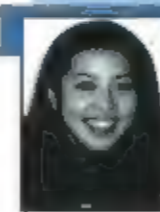
# Bonus Qualifiers

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY
Mitchell Ciem	Vlad Basov	\$4,402	Douglas Levota	Larry Geneser	\$1,764
Marlon Underwood	Scott Smith	\$3,921	Kelly McDonald	Jatolt-Foti	\$1,761
Albert Perkins	Rick Altig	\$3,359	Ryan Hungate	Furer-Whittinghill	\$1,752
Jeff Hermes	Kevin Pawlowski	\$3,329	Nestor Aramayo	Tom Williams	\$1,751
John Reinbott	Eric Giglione	\$2,965	Stephen Bright	Larry Geneser	\$1,740
Stephen Smithers	Marc Zipper	\$2,929	Steven Ratliff	Hughes-Parekh	\$1,740
Patrick Shehan	Larry Geneser	\$2,924	Steve Fujitani	Rick Altig	\$1,736
Leslie Taylor	Larry Geneser	\$2,918	Brian Martinez	Robert Patterson	\$1,727
Carl Boldon	Zeldner-Cowan	\$2,795	Eric Grier	Eric Giglione	\$1,726
Joseph Ricci	Eric Giglione	\$2,645	Frank Lindal	Rick Altig	\$1,724
Marc Rosen	Eric Giglione	\$2,642	Arkadi Nulman	Larry Geneser	\$1,713
David Wang	Scott Smith	\$2,625	Meneiuo Perakia	Scott Smith	\$1,696
Duane Roth	Larry Geneser	\$2,588	Asif Javaid	Eric Giglione	\$1,683
Therone Alexander	Ed Orell	\$2,523	Samuel James	Wittenbach-Ostrovsky	\$1,689
Larry Adebesein	Matt Blumert	\$2,467	Lazarick Hogan	Dan Zeoli	\$1,683
Harold McSweeney	Robert Patterson	\$2,390	William Heath	Mark Hancock	\$1,674
DeMario Cooper	Larry Geneser	\$2,366	Denard Cooper	Eric Giglione	\$1,672
Joshua Robinson	Larry Geneser	\$2,314	Corey Clarkson	Ed Orell	\$1,668
Terrence Bruno	Ali Shahrak	\$2,289	Richard Underwood	Durhon Oldham	\$1,668
Anita Starnaud	Cohen-Hartman	\$2,233	Derek Sandilanda	Rick Altig	\$1,657
James Dattilo	Marc Zipper	\$2,232	Jennifer Baron	Tom Williams	\$1,652
Marcellus Adams	Allan Jennings	\$2,212	Scott Remmey	Eric Giglione	\$1,639
Larry Lozano	Jatolt-Foti	\$2,190	Kenneth Royer	James Surace	\$1,627
Daniel Phares	Marc Morton	\$2,188	John Baloun	Rick Altig	\$1,627
Stafford Richard	Charles Faulkner	\$2,153	Lacount Anderson	Ali Shahrak	\$1,625
Jason Cooper	Larry Geneser	\$2,124	Michael McDonald	Jatolt-Foti	\$1,619
Ramin Maghaoud	Vlad Basov	\$2,124	Robert Haney	Hancock-Boles	\$1,618
Jefferson Moyers	Ali Shahrak	\$2,114	Roland Parker	Tom Williams	\$1,609
Joseph Moore	Furer-Whittinghill	\$2,105	Brett Ingram	Richard Rutt	\$1,607
Zulfika Bhukera	Scott Smith	\$2,102	Erik Martinez	Larry Geneser	\$1,606
Gary Williams	Vlad Basov	\$2,079	David Carey	Scott Smith	\$1,594
David Thornton	David Cohen	\$2,074	Danny Desentz	Zeldner-Cowan	\$1,592
Allen Green	Richard Rutt	\$2,074	Emmanuelle Fantoli	David Cohen	\$1,588
Elizabeth Hodgson	Joshua Chalom	\$2,060	Ray Keller	Chris Lalond	\$1,587
Keith Zabrocki	Marc Morton	\$2,049	Ronald Nelson	Rick Altig	\$1,578
Jim Bianchi	Durhon Oldham	\$2,019	Jesse Espinoza	David Cohen	\$1,574
Jennifer Schnarr	Marc Morton	\$2,010	Marifearlen Gregoris	Marc Zipper	\$1,588
Timothy Cruise	Scott Smith	\$2,004	Dallas Dixon	Larry Geneser	\$1,564
Jason Danielson	Rick Altig	\$1,983	Carl Tomberlin	Marc Zipper	\$1,561
Mark Bleier	Gary Bleier	\$1,981	Angeles Ordas	Furer-Whittinghill	\$1,558
Wai-Ming Wong	Rick Altig	\$1,908	Anthony Jefferies	Joshua Chalom	\$1,548
James Dailey	Larry Geneser	\$1,899	Yvonne Winkler	Rick Altig	\$1,541
Douglas Bauknecht	Rick Altig	\$1,862	Michael Thomas	Robert Smith	\$1,537
Richard Nye	Rick Mansfield	\$1,825	Aian Becker	Larry Geneser	\$1,531
Edward Clunk	Mike Jones	\$1,805	Irving Zeidner	Rick Altig	\$1,530
Al-Karim Walji	Rick Altig	\$1,805	John Tipper	Guy Rouelle	\$1,527
Rob Kohrmann	Larry Geneser	\$1,785	Matthew Wolfanger	Durhon Oldham	\$1,527
Robet Rhoden	Richard Neal	\$1,525	Robet Rhoden	Richard Neal	\$1,525
Jim Fahar	David Cohen	\$1,525	Jim Fahar	David Cohen	\$1,525
Thaddeus Szuwalski	Eric Giglione	\$1,509	Thaddeus Szuwalski	Eric Giglione	\$1,509
John Cain	Larry Geneser	\$1,507	John Cain	Larry Geneser	\$1,507
Andrew Rossberg	Richard Rutt	\$1,501	Andrew Rossberg	Richard Rutt	\$1,501
Ervin Wheeler	Charles Faulkner	\$1,437	Ervin Wheeler	Charles Faulkner	\$1,437
Andrew Fike	Robert Glover	\$1,405	Andrew Fike	Robert Glover	\$1,405
Ronald VanWoesak	Vlad Basov	\$1,402	Ronald VanWoesak	Vlad Basov	\$1,402
Jason Brinkmeyer	Larry Geneser	\$1,398	Jason Brinkmeyer	Larry Geneser	\$1,398
Jerry King	Zeldner-Cowan	\$1,397	Jerry King	Zeldner-Cowan	\$1,397
Matthew Smith	Marc Zipper	\$1,394	Matthew Smith	Marc Zipper	\$1,394
Francisco Ponce	Matt Blumert	\$1,392	Francisco Ponce	Matt Blumert	\$1,392
Robert Delesky	Eric Giglione	\$1,387	Robert Delesky	Eric Giglione	\$1,387
George Hays	Hancock-Boles	\$1,387	George Hays	Hancock-Boles	\$1,387
Hugo Rust	Jatolt-Foti	\$1,384	Hugo Rust	Jatolt-Foti	\$1,384
Robert Rangel	William Jennings	\$1,383	Robert Rangel	William Jennings	\$1,383
Madlyn Woodyard	David Cohen	\$1,382	Madlyn Woodyard	David Cohen	\$1,382
Steven Ventura	Hancock-Boles	\$1,382	Steven Ventura	Hancock-Boles	\$1,382
Deborah Seale	Furer-Whittinghill	\$1,372	Deborah Seale	Furer-Whittinghill	\$1,372
Dennis Pochron	James Surace	\$1,359	Dennis Pochron	James Surace	\$1,359
Eric Guinn	Ali Shahrak	\$1,358	Eric Guinn	Ali Shahrak	\$1,358
Merceditas Webb	David Cohen	\$1,355	Merceditas Webb	David Cohen	\$1,355
Benson Kim	Rick Altig	\$1,351	Benson Kim	Rick Altig	\$1,351
John Rice	Jatolt-Foti	\$1,341	John Rice	Jatolt-Foti	\$1,341
Leonard Mathis	Mike Jones	\$1,337	Leonard Mathis	Mike Jones	\$1,337
Archie Green	Ed Orell	\$1,334	Archie Green	Ed Orell	\$1,334
Lawrence Dennis	Zeldner-Cowan	\$1,321	Lawrence Dennis	Zeldner-Cowan	\$1,321
Harriet Lundy	Larry Geneser	\$1,310	Harriet Lundy	Larry Geneser	\$1,310
Charles Todd	Scott Smith	\$1,307	Charles Todd	Scott Smith	\$1,307
Rory Lee	Rick Altig	\$1,303	Rory Lee	Rick Altig	\$1,303
Joseph Schofield	Eric Giglione	\$1,303	Joseph Schofield	Eric Giglione	\$1,303
Brian Freeth	David Cohen	\$1,293	Brian Freeth	David Cohen	\$1,293
Corey Friesen	Rick Altig	\$1,284	Corey Friesen	Rick Altig	\$1,284
Daryl Jones	Kevin Pawlowski	\$1,284	Daryl Jones	Kevin Pawlowski	\$1,284
Celina Toscano	David Cohen	\$1,281	Celina Toscano	David Cohen	\$1,281
Charles Otero	Richard Rutt	\$1,279	Charles Otero	Richard Rutt	\$1,279
Robert Ulreich	Jatolt-Foti	\$1,274	Robert Ulreich	Jatolt-Foti	\$1,274
Shawn Kuntz	Larry Geneser	\$1,271	Shawn Kuntz	Larry Geneser	\$1,271
William Richard	Larry Geneser	\$1,271	William Richard	Larry Geneser	\$1,271
Jeffrey Roley	Larry Geneser	\$1,270	Jeffrey Roley	Larry Geneser	\$1,270
Robert Manzi	Dan Zeoli	\$1,263	Robert Manzi	Dan Zeoli	\$1,263

**Total**  
**\$244,157**



†1. Erik Martinez  
St. Louis, MO



2. Yumiko Yamashita  
Raleigh, NC



3. Imran Satti  
Toronto, ON

† Indicates this place will be a Year-to-Date on-stage award winner.

## January Production

All Time Record to Beat  
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat  
Month: \$50,606 Net ALP Chad Roehrs


Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Erik Martinez	\$22,352	\$34,801	93		2	Slav Bitman	Larry Geneser
2. Yumiko Yamashita	19,138	19,750	86		2	Ladislav Lesanek	Ali Shahrak
3. Imran Satti	18,259	26,810	89		7	Timothy Robinson	Joshua Chalom
4. Dallas Dixon	15,069	25,036	91		2	Slav Bitman	Larry Geneser
5. Mahmoud Kenareh	14,538	20,768	95		3	Eichin Bagirov	Ali Shahrak

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have onw First Year Agent coded and meet all production requirements.





†1. Eric Neal  
St. Louis, MO  
**Record Breaker!**  
MTD 1st Yr Agt &  
Net ALP Production




†2. Jeffrey Ravnitzky  
Ft. Lauderdale, FL



†3. Ed Stallworth-Cherry  
Houston, TX



†4. Hamidreza Bassir  
Altamonte Springs, FL



†5. Errol Doerr  
Crystal, MN

† Indicates this place will be a Year-to-Date on-stage award winner.

**All Time Record to Beat**  
Month: \$97,166 1st Yr. Michael Redd

**All Time Record to Beat**  
Month: \$103,854 Net ALP Don Foli

**January Production**

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$102,403	\$111,262	88		12	Slav Bitman	Larry Genser
2. Jeffrey Ravnitzky	34,414	42,498		70.3	7	Nicholas Nitkowski	Tom Williams
3. Ed Stallworth-Cherry	32,598	38,221	92		5	Don Goodwin	Kevin Pawlowski
4. Hamidreza Bassir	31,076	34,063	98		3	Vance Rountree	Marc Zipper
5. Errol Doerr	30,112	38,326	88		5	Wendell Bangs	Rick Altig
6. Earnest Loveless	29,646	35,755		78.5	4	Erik Graham	David Cohen
7. Kevin Bukatman	29,413	34,308	90		7	David Brister	Eric Giglione
8. James Beck	27,634	29,398		69.6	6	Steven Jakubczak	Scott Smith
9. Danny Mayorga	25,521	30,524	84		8	Nicholas Nitkowski	Tom Williams
10. David Melcher	24,458	26,213	94		4	John Akers	Chris Lafond

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

**Monthly Management Bonus**  
65 Percent and 70 Percent MGA Contracts  
57.5 Percent GAs Coded Under MGA

**January Bonus Qualifiers**

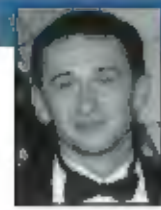
Slav Bitman \$14,139	Theodore Pappas \$3,446	Bill Cook \$1,652	David Melcher \$597	Marcus Smith \$329
Jeffrey Dinocento \$10,809	Eric Nichols \$3,307	Gordon Reddin \$1,525	Roland Fletcher \$542	Steven Greer \$307
Paul Rumbuc \$7,816	Jonathan Saluk \$2,977	Stephen Ross \$1,344	James Beck \$540	Jim Bianchi \$306
David Iriye \$7,387	Michael Redd \$2,796	Scott Sonnenberg \$1,228	Jason Danielson \$538	Rob Hay \$303
David Zophin \$6,341	Eric Neal \$2,702	Lawrence Hauck \$1,119	Byron Watson \$418	Francisco Perez \$303
Wendell Bangs \$5,155	Christine Hartman \$2,701	Heather Schurr \$1,113	Dorian Oldham \$417	Hal Herman \$303
Lee Conli \$4,846	Steve Surace \$2,206	Elchin Bagirov \$1,105	Craig Snyder \$407	Abraham Kim \$302
Dennis Muth \$4,522	Wilbur Smith \$2,150	Anthony Zuppe \$1,090	Robert Biddle \$404	Victor Sommer \$297
Gregory Strausser \$4,434	Ilija Orlovic \$2,047	James Dattilo \$719	Timothy Braquen \$377	Darren Austin \$239
Steven Jakubczak \$3,788	Scott Baker \$1,904	Errol Doerr \$677	Lorena Barriere \$343	Damon Hartley \$199
John Akers \$3,593	Gregory Partee \$1,709	Melinda-Rae Lyse \$631	Leslie Taylor \$333	

**Total \$122,261**



## MASTER GENERAL AGENTS

## MASTER GENERAL AGENTS



†1. Slav Bitman  
St. Louis, MO



†2. Paul Rumbuc  
Rochester, NY



†3. Jeffrey Dinocento  
Edison, NJ



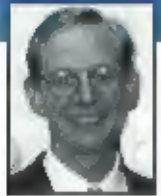
†4. Wendell Bangs  
Crystal, MN



†5. Christine Hartman  
Phoenix, AZ



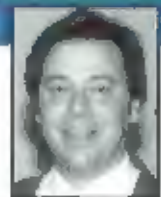
6. David Iriye  
Los Angeles, CA



7. Jay Mullins  
Meriden, CT



8. Steven Jakubczak  
Woodridge, IL



9. Steven Foti  
Walnut Creek, CA



10. Lee Conti  
Los Angeles, CA

† Indicates this place will be a Year-to-Date on-stage award winner.

### January Production

#### All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

#### All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Slav Bitman	\$169,003	\$205,685		66.5	24	Larry Geneser
2. Paul Rumbuc	125,984	125,984	89		21	Durhon Oldham
3. Jeffrey Dinocento	110,289	134,154		78.2	19	Eric Giglione
4. Wendell Bangs	82,808	94,119		74.7	13	Rick Altig
5. Christine Hartman	74,802	98,077		69.0	8	Cohen-Hartman
6. David Iriye	60,252	65,391		75.0	9	David Cohen
7. Jay Mullins	54,541	56,538	89		12	Daniel Zeoli
8. Steven Jakubczak	53,328	59,951		68.4	13	Scott Smith
9. Steve Foti	52,443	85,133		64.2	13	Jatofi-Foti
10. Lee Conti	51,757	49,449		73.4	10	David Cohen
11. Ilija Orlovic	50,082	49,855		69.0	11	Rick Altig
12. John Akers	49,974	52,396	82		11	Chris Lafond
13. Steven Lee	44,923	54,331		73.0	4	Altig-Martyn
14. Erik Graham	44,552	108,619		78.8	8	David Cohen
15. Theodore Pappas	44,414	44,390	93		7	Richard Rutt
16. David Zophir	43,902	43,902		64.0	15	Ed Orell
17. Gregory Strausser	42,544	44,929		69.5	13	Zeidner-Cowan
18. Wilbur Smith	41,185	66,349		72.6	17	Rick Altig
19. Scott Sonnenberg	36,642	41,471		66.9	9	Larry Geneser
20. Gordon Reddin	36,355	37,218	98		9	Richard Neal

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.





Larry Geneser

Category I	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Retn
Larry Geneser	\$360,282	\$120,000	300	\$461,623		68.00
Eric Giglione	335,441	168,000	200	450,304		65.60
David Cohen	187,217	144,000	130	284,954		72.90
Scott Smith	262,424	216,000	121	401,250		67.70
Rick Allig	500,377	456,000	110	825,089		68.60
Jaloff-Foli	157,472	168,000	94	248,528		64.50
Ed Orell	98,833	108,000	92	104,526		65.80
Richard Rutt	99,570	120,000	83	104,743		78.50



Durhon Oldham

Category II	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Retn
Durhon Oldham	\$124,120	\$72,000	172	\$124,120		77.60



Marc Morton

Category III	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Retn
Marc Morton	\$83,700	\$60,000	140	\$126,072		69.60
Cohen-Hartman	81,807	60,000	136	128,748		71.70
Dan Zeoli	53,980	60,000	90	64,984		65.40



Furer-Whittinghill

Category IV	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Retn
Furer-Whittinghill	\$83,189	\$48,000	173	\$95,874	67	
Steve Friedlander	51,836	48,000	108	61,241		66.70
Joseph Marone	45,556	48,000	95	98,971		69.70



Chris Lafond

Category V	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Retn
Chris Lafond	\$58,266	\$36,000	162	\$64,897		66.70
Guy Rouelle	32,658	36,000	91	43,168		65.80



Allan Jennings

Category VI	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Retn
Allan Jennings	\$42,342	\$36,000	118	\$53,296	100	
Vlad Basov	39,895	36,000	111	122,602		94
Willenbach-Ostrovsky	39,410	36,000	109	46,284		91
Robert Patterson	39,342	36,000	109	53,349		88

## Qualifiers

Robin Andrade	\$750
David Blaisdell	\$750
Darrell Dorey	\$750
Patti Morgan	\$750
Jennifer Opra	\$750
Anne Bowyer	\$500
Richard Case	\$500
Robert Cox	\$500
John Molina	\$500
Al Wall	\$500
Joseph Ward	\$500
Malka Arony	\$400
Linda Bauknecht	\$400
Leo VanDenBussche	\$400
Brenda DiSomma	\$300
Sandra Johnson	\$300
Terrie Hobson	\$250
Kenneth Allizer	\$250
C.J. Briggie	\$250
Lou Nell Busby	\$250
Cheryl Cook	\$250
Erica Dalager	\$250
Vivian Dwyer	\$250
William Gibson	\$250
Erin McKee	\$250
George Farenthold	\$200
Laurie Onasch	\$200

**Total \$11,650**

**JANUARY**  
**FEBRUARY**  
**MARCH**  
**APRIL**  
**MAY**  
**JUNE**  
**JULY**  
**AUGUST**  
**SEPTEMBER**  
**OCTOBER**  
**NOVEMBER**  
**DECEMBER**



\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



PR Manager



Debbie Enstedt  
Winnipeg, MB

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	14,237	Rick Altig
2. Malka Arony	2,850	Cohen-Hartman
3. Charles Hill	2,631	Jatoff-Foti

Category A:



Manon Brulotte  
St. Laurent, PQ

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Manon Brulotte	3,757	Rick Altig
2. David Blaisdell	3,647	Rick Altig
3. Al Wall	2,122	Joshua Chalom



David Blaisdell  
Nashville, TN

Category B	No. Cards	SGA
1. Robert Cox	2,011	Mike Jones
2. Malka Arony	1,506	Cohen-Hartman
3. Amalia Busico	1,446	Furer-Whittinghill

Category B:



Robert Cox  
Toledo, OH

All Time PR Group Production Record

Month: 119 groups Darrell Dorey

Category C	No. Groups	SGA
1. Patti Morgan	22	Tim Schroeder
2. Darrell Dorey	18	Ramin Kouladji
3. Terrie Hobson	17	Larry Geneser

Category C:



Patti Morgan  
Shreveport, LA



Darrell Dorey  
Halifax, NS

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

2003 Convention Qualifications

Personal Production All Levels (excluding MGA, RGA, and SGA)

- Write \$78,000 of Net ALP
- For Agents contracted less than one year, this amount will be prorated based on number of months contracted after the ninth month. Minimum Net ALP which will be required, regardless of the number of months of service, is \$58,500, if contracted after Feb. 28, 2002. If an Agent has been contracted ten months, \$65,000 of Net ALP will be required; 11 months \$71,500 of Net ALP will be required. If you were contracted on or before Jan. 1, 2002, \$78,000 of Net ALP will be required.
- See Net to Gross and Retention requirements outlined below.

General Agents – Agency Production

- Have \$120,000 of First Year Agent Net ALP. General Agents must have at least two active First Year Agents as of Dec. 31, 2002 in order to qualify on First Year Agent production.
- A General Agent can qualify for convention through individual production.
- See Net to Gross and Retention requirements outlined below.

Master General Agents – Agency Production

- Have \$240,000 of First Year Agent Net ALP. Master General Agents must have at least four active First Year Agents as of Dec. 31, 2002 in order to qualify on First Year Agent production.
- MGAs cannot qualify for convention on individual production. Master General Agents must qualify on First Year Agent production requirements.
- See Net to Gross and Retention requirements outlined below.

Regional General Agents – Agency Production

- Have \$480,000 of First Year Agent Net ALP, of which \$240,000 must be their own MGA First Year Agent production. RGAs must also have two active MGAs plus their own MGA as of Dec. 31, 2002 in order to qualify on First Year Agent production.
- Regional General Agents can qualify on their individual MGA First Year Agent production.
- See Net to Gross and Retention requirements outlined below.

State General Agents

- Must meet minimum qualifications for YTD First Year Agent production by Dec. 31, 2002.
- See Net to Gross and Retention requirements outlined below.
- Only qualifying State General Agents will be invited to attend the convention.
- SGAs must meet persistency requirements for all levels.

Net to Gross and Retention Requirements

- Qualifiers must have 77 percent Net to Gross, or a 64 percent Retention Rate. Net to Gross will only be used through the eighth month. After eight months the 64 percent Retention Rate will be required.
- The Net to Gross and Retention Rates as shown in the qualifier's December 2002 AP&P report will be used to determine Agent's qualification.
- Year-To-Date Award Winners must also have 77 percent Net to Gross, or a 64 percent Retention Rate to receive recognition.

Public Relations Representatives

- Must obtain 16,000 lead cards, or 70 endorsed groups (REWs, NEWs, ORIs — IGs, PGs, and TGs). All ORIs (group credits — not cards) will count as double credit.
- PR Reps can qualify under only one method. For example, Reps will not receive a double qualification by signing 70 Groups, and acquiring 16,000 lead cards.
- PR Managers must obtain 48,000 cards and must have at least two active PR Reps as of Dec. 31, 2002 in order to qualify.



A vibrant, action-oriented photograph of a snowboarder descending a steep, snow-covered mountain slope. The snowboarder is positioned on the right side of the frame, riding a yellow snowboard. The background is a clear, bright blue sky with a few wispy clouds. The overall scene is dynamic and energetic, capturing the thrill of winter sports.

**LET'S RIDE!**